

**REMARKS**

Claims 1-36 are pending in the subject application, of which claims 1, 10, 17, 24, and 36 are independent claims.

Pursuant to a telephone conference with the Examiner on September 17, 2004, Applicants request withdrawal of the Office Action of June 30, 2004, because the cited references and the rejection rationale appear to have been misplaced in the present pending U.S. patent application, which the Examiner also acknowledged.

In other words, the cited references Grant (U.S. Patent No. 5,878,401) and Schoer (U.S. Patent No. 6,235,176) relate to computer-based retirement plan systems, whereas the claimed present invention relates to "Electronic Cash Card Settlement Systems."


Therefore, withdrawal of the Office Action of June 30, 2004 and issuance of a ***new non-final*** Office Action is respectfully requested. According to the foregoing, this reply is fully responsive to the Office Action of June 30, 2004.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,  
STAAS & HALSEY LLP

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